

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Duro-Emanuel et al.)	Confirmation No.: 6554
)	
Application No.: 10/645,060)	Art Unit: 3696
)	
Filed: August 21, 2003)	Examiner: W. Rankins
)	
For: TERM NOTE PAIRED WITH MONEY)	
MARKET NOTE)	Mail Stop RCE

Commissioner for Patents
MAIL STOP RCE
Alexandria, VA 22314

Sir:

AMENDMENT

In response to the Final Office Action mailed November 26, 2008, the period for response to which ends February 26, 2009, Applicant respectfully requests the reconsideration and withdrawal of the rejections set forth in the Office Action.